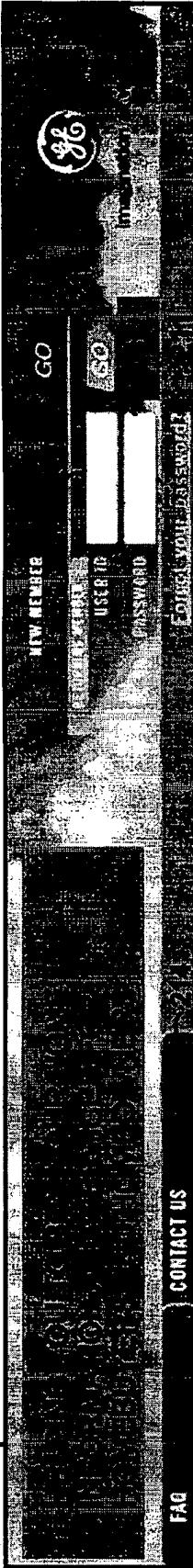


Fig. 1

**200**



**212**

**220**

**218**

**222**

**202**

**216**

**200**

Is coming up with the down payment for your new home leaving you feeling stretched? Are you afraid you'll have the new home, but no money left over to furnish it? Or worried about how to cover any unexpected expenses? There's no need to empty your bank account just to move into your new home. An easy answer already exists. It's called mortgage insurance.

#### Benefits of Mortgage Insurance

Mortgage Insurance provides your lender with the guarantee that, although you are borrowing over 80% of your home's value, your loan is not too risky for approval. It's temporary insurance, lasting only until you've paid your loan down to the 80% loan-to-value level. But it allows you to start enjoying the benefits of homeownership now, rather than later. While you're building the cash to later eliminate the need for MI, you can already be in your home, building equity at the same time.



How does it work? Premiums are based on the percent you borrow of your home's total value. Payments can be covered up-front or are included in your monthly mortgage until you reach an 80% loan-to-value level.

There are many types of mortgage insurance products, allowing you put as little as no money down on your new home. And, if you secure your mortgage insurance as part of GE's HomeBuyerCentral program, you can get a rebate of up to \$500 to help get you started in your new home! Talk with your builder today, and see if mortgage insurance is the answer that gets you into your dream home sooner.

It could be just the answer you're looking for.

**Fig. 2**

200 ~

GO

NEW MEMBER

Find a Mortgage

MI Rebate

Home Buyer Privileges

Update Profile

CONTACT US

FAQ

Find a Mortgage

MI Rebate

Home Buyer Privileges

Update Profile

CONTACT US

FAQ

Update Profile

First Name **George**

Last Name **Parker**

Address **5112 W. Pleasant St.**

City **Pleasantville**

State **IA**

Zip **50225**

Phone **(515)555-3602**

Email **test@test.com**

Username **Adams**

Password **\*\*\*\*\***

Challenge Question **Color of First Car**

Challenge Answer **Black**

I prefer not to receive any marketing information

**308**

**310 ~**

**Submit**

Fig. 3

**402**

**Home Financing**

- [Find a Mortgage](#)
- [MI Rebate](#)
- [Home Buyer Privileges](#)
- [Update Profile](#)

**404 Find a Mortgage**

**406**

**CONTACT US**

**410**

**Anderson General Store**

**Jack's Appliance**

**412**

**Samantha's Bed, Bath and Kitchen**

**Joe's Home Electronics**

**Jane's Home Repair and Improvement**

**Sally's Home Repair and Improvement**

**410**

**GO**

**NEW MEMBER**

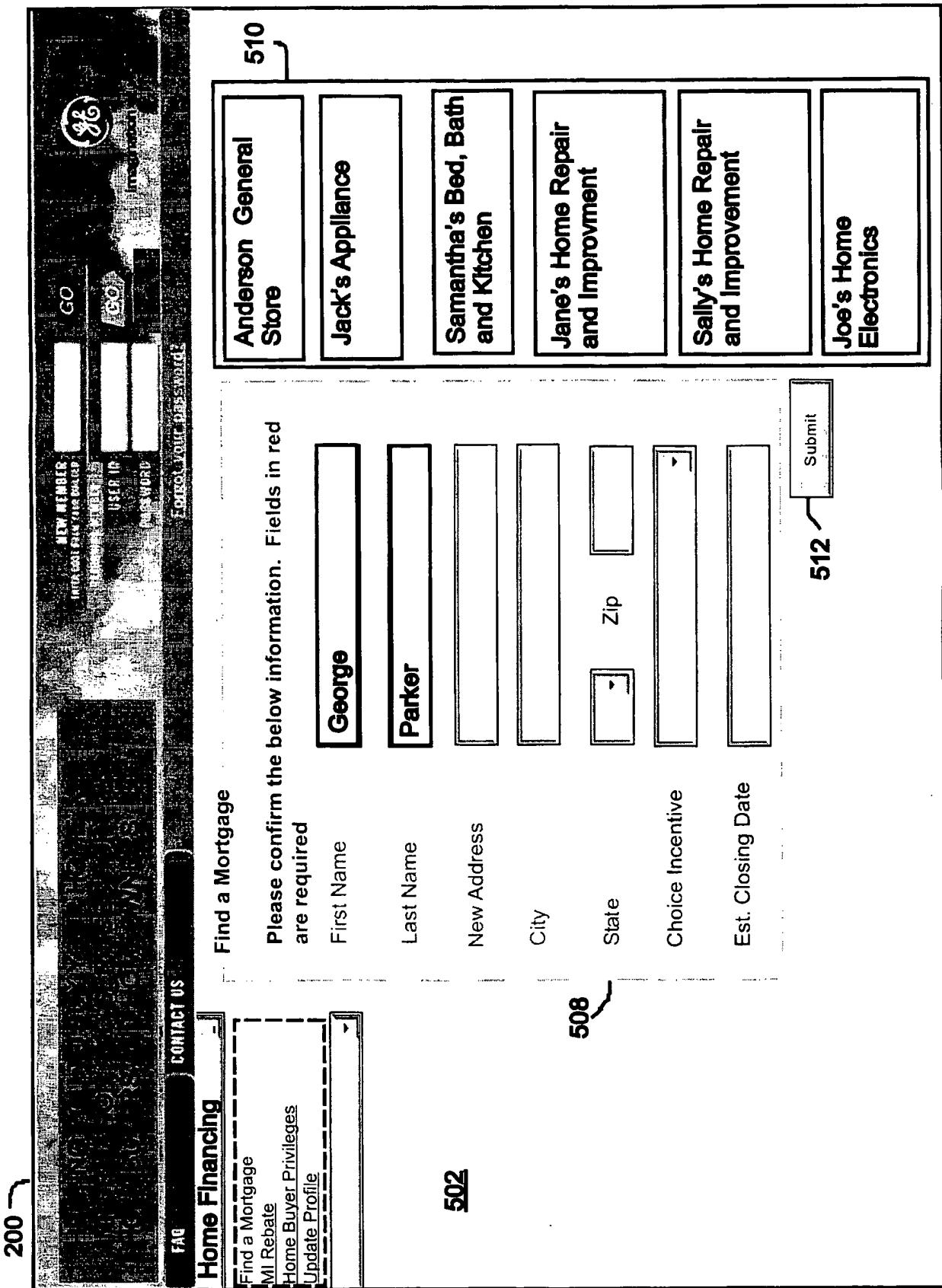
**First East First Rate Saver**

**USER ID**

**PASSWORD**

**For Solt Young Password**

Fig. 4



5

200

The screenshot shows a website for a mortgage company. At the top, there's a banner with a circular logo containing a stylized 'G' or 'S'. Below the banner, there are several sections:

- Lender Offer:** This section contains eight boxes, each representing a different lender:
  - Meadow's Mortgage  
1-888-555-6666
  - Hunter's Mortgage  
1-888-555-7777
  - Noel's Mortgage  
1-888-555-8888
  - Ralph's Mortgage  
1-888-555-9999
  - Johnny's Mortgage  
1-888-555-5145
  - Silvio's Mortgage  
1-888-555-3333
  - Paulle's Mortgage  
1-888-555-4444
  - Chris's Mortgage  
1-888-555-5555
- 602**: A large number '602' is positioned near the bottom left of the page.
- 604**: A large number '604' is positioned near the bottom center of the page.
- 606**: A large number '606' is positioned near the top right of the page.
- FAQ**: A link to Frequently Asked Questions.
- CONTACT US**: A link to contact support.
- Find a Mortgage**, **MI Rebate**, **Home Buyer Privileges**, **Update Profile**: Links for users to manage their account.
- Lender Offer**: A link to more lender options.
- NEW MEMBER**: A link for new members.
- GO**: A button to proceed.
- MAILING LIST**: A checkbox for joining the mailing list.
- USE IT**: A checkbox for using it.
- STANDARD**: A checkbox for standard.
- ENTER YOUR ADDRESS AND ZIP CODE**: A field for entering address and zip code.

Fig. 6

200

<b>Find a Mortgage</b>	<b>MI Rebate</b>	<b>Home Buyer Privileges</b>																												
<b>Update Profile</b>																														
<p><b>CONTACT US</b></p> <hr/> <p><b>FAQ</b></p>																														
<p><b>Update Profile</b></p> <hr/> <table border="1"> <tr> <td><b>First Name</b></td> <td><b>Last Name</b></td> <td><b>Address</b></td> <td><b>City</b></td> <td><b>State</b></td> <td><b>Phone</b></td> <td><b>Email</b></td> </tr> <tr> <td><b>George</b></td> <td><b>Parker</b></td> <td><b>5112 W. Pleasant St.</b></td> <td><b>Pleasantville</b></td> <td><b>IA</b></td> <td><b>(515)555-3602</b></td> <td><b>test@test.com</b></td> </tr> <tr> <td colspan="3"><b>702</b></td> <td colspan="4"><b>704</b></td> </tr> <tr> <td colspan="3"><b>706</b></td> <td colspan="4"><b>708</b></td> </tr> </table>			<b>First Name</b>	<b>Last Name</b>	<b>Address</b>	<b>City</b>	<b>State</b>	<b>Phone</b>	<b>Email</b>	<b>George</b>	<b>Parker</b>	<b>5112 W. Pleasant St.</b>	<b>Pleasantville</b>	<b>IA</b>	<b>(515)555-3602</b>	<b>test@test.com</b>	<b>702</b>			<b>704</b>				<b>706</b>			<b>708</b>			
<b>First Name</b>	<b>Last Name</b>	<b>Address</b>	<b>City</b>	<b>State</b>	<b>Phone</b>	<b>Email</b>																								
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<b>702</b>			<b>704</b>																											
<b>706</b>			<b>708</b>																											
<p><b>New Member</b></p> <hr/> <p><b>GO</b></p> <hr/> <p><b>Forgot Your Password?</b></p>																														
<p><b>Username</b></p> <input type="text" value="D Adams"/> <p><b>Password</b></p> <input type="password" value="*****"/> <p><b>Challenge Question</b></p> <input type="text" value="Color of First Car"/> <p><b>Challenge Answer</b></p> <input type="text" value="Black"/> <p><b>Commitment Number</b></p> <input type="text" value="Archie's Mortgage"/> <p><b>Lender Name</b></p> <input type="text" value="\$500"/> <p><b>Incentive Level</b></p> <p><b>Purchase Price</b></p> <input type="text" value="\$250,000"/> <p><b>Loan Amount</b></p> <input type="text" value="\$225,000"/> <p><b>Est. Closing Date</b></p> <input type="text" value="June 3, 2005"/> <p><b>Choice Incentive</b></p> <input type="text" value="Jack's Gift Card"/>																														
<p><input type="checkbox"/> I prefer not to receive any marketing information</p> <p><b>710</b></p> <p><b>711</b></p> <p><b>Submit</b></p>																														

Fig. 7

200

**GE MI REBATE**

Find a Mortgage    804  
Mi Rebate    802  
Home Buyer Privileges  
Update Profile

CONTACT US

FAQ

GO

USER ID

PASSWORD

Enter your password

**MI Rebate Certificate**

This is to certify that **George Parker**, who lives at **5117 W. Pleasant Street, Pleasantville, Iowa, 50255**, is entitled to a gift card worth up to \$500 from Jack's

**NEXT STEPS:**

Step 1 - Print this rebate certificate and take with you to closing  
Step 2 - Ask your lender for your GE MI Commitment Number (record on your certificate)  
Step 3 - Please come back and complete the information below to redeem your Gift Card

**Where do I get my GE MI Commitment?**

Click here to see an example of a GE MI Commitment Certificate

806    808  
GE MI Commitment # 3214234234  
Lender Name **Artie's Mortgage**    810  
Choice Incentive **Jack's Gift Card**    812  
Loan Amount \$234,000  
Incentive Level \$500

814 ~ Continue

Fig. 8

**GE HOMEOWNERSHIP**

GO

NEW MEMBER  
ENTER YOUR MEMBER NUMBER  
MEMBER NUMBER  
USER ID  
PASSWORD

SEARCH

SEARCH BY ADDRESS OR ZIP CODE

CONTACT US

FAQ

Benefits of MI

Home Owner Basics

Mortgage Process

Interactive Tools

Glossary

Home Owner Resources

Home Owner Basics



When you're buying a home, sometimes it's hard to know where to begin (and where you'll end up!). Follow our step-by-step guide for an overview of the entire home buying process.

Table of Contents

1. Should You Rent or Buy?
2. Preparing to Buy:
  - o What Can You Afford?
  - o Budgeting
  - o Understanding Your Credit
3. The Steps to Buying a Home
  4. Securing a Mortgage
  5. Tax Planning
  6. Who's Who in Housing
  7. Your Rights As a Buyer
  8. Avoid Predatory Lending
  9. The Professional Inspection
  10. The Closing
    - o Closing Documents
    - o Closing Costs

902 904

Fig. 9

**GO**

NEW MEMBER  FULL CONSENT TO TERMS

USER ID  **PASSWORD**

**MORTGAGE PROCESS**

**CONTACT US**

**FAQ**

**Benefits of MI**

**Home Owner Basics**

**Mortgage Process**

**Interactive Tools**

**Glossary**

**Mortgage Process**

**1002**

**1004**

**Homebuyer Resources**

**The Mortgage Process**

**Tour the Mortgage Process**

We've put together a step-by-step tour of the mortgage process to help you navigate a sometimes-confusing part of buying a home. Along the way we'll define many of the most important terms you'll encounter during the mortgage process.

Here are the steps we will be following:

1. Choosing a Loan Program
2. Picking an Interest Rate
3. Applying for a Loan
4. Getting Pre-Approval
5. Processing the Loan Application
6. The Credit Decision .. Final Approval
7. Funding Your Loan

OK, let's get started. You may either click the button below to go to the next page or select the subject that interests you from the list above and go directly to that page.

**Fig. 10**

**Interactive Tools**

Since buying a home is one of the most important financial decisions you may ever make, we've provided easy-to-use calculators to help you evaluate your financial situation and make an informed decision.

Select the following calculators -

[Benefits of Mortgage Insurance](#) **1106**

[Mortgage Cancellation](#) **1108**

[Am I better off renting?](#) **1110**

[What home can I afford?](#) **1111**

[How much can I borrow?](#) **1112**

[Which mortgage insurance product is best for me?](#) **1113**

[How much will my payments be?](#) **1114**

[What is better: Fixed or adjustable?](#) **1115**

**1102**

**1104**

**Fig. 11**

200

The screenshot shows a website for Michigan Homeowner Services. At the top, there's a navigation bar with links like "HOME", "ABOUT", "SERVICES", "FAQ", "CONTACT US", and "GLOSSARY". Below the navigation is a search bar with placeholder text "Search for a topic or keyword" and a "GO" button. To the right of the search bar is a small image of a person working on a house.

On the left side, there's a sidebar with links to "Benefits of MI", "Home Owner Basics", "Mortgage Process", "Interactive Tools", and "Glossary".

The main content area has several sections:

- Homebuyer Resources**: Includes a "Mortgage Glossary" link.
- A search bar with the number **1202** typed into it.
- A section titled "Need help understanding a mortgage term? Just enter a word or phrase below and click the Search button, or click a letter below for an alphabetized listing." It includes a "Search" button and a list of letters from A to Z.
- A search bar with the number **1204** typed into it.
- A section titled "acceptance" with the definition: "The act of accepting an offer to enter into a contract. Acceptance is binding and legal when both parties agree to the initial terms or after both parties have accepted all counter offers."
- A search bar with the number **1208** typed into it.
- A section titled "additional principal payment" with the definition: "A payment by a borrower of more than the scheduled principal amount due in order to reduce the remaining balance on the loan."
- A search bar with the number **1210** typed into it.
- A section titled "A." with the definition: "A .
- A search bar with the number **1205** typed into it.

Fig. 12

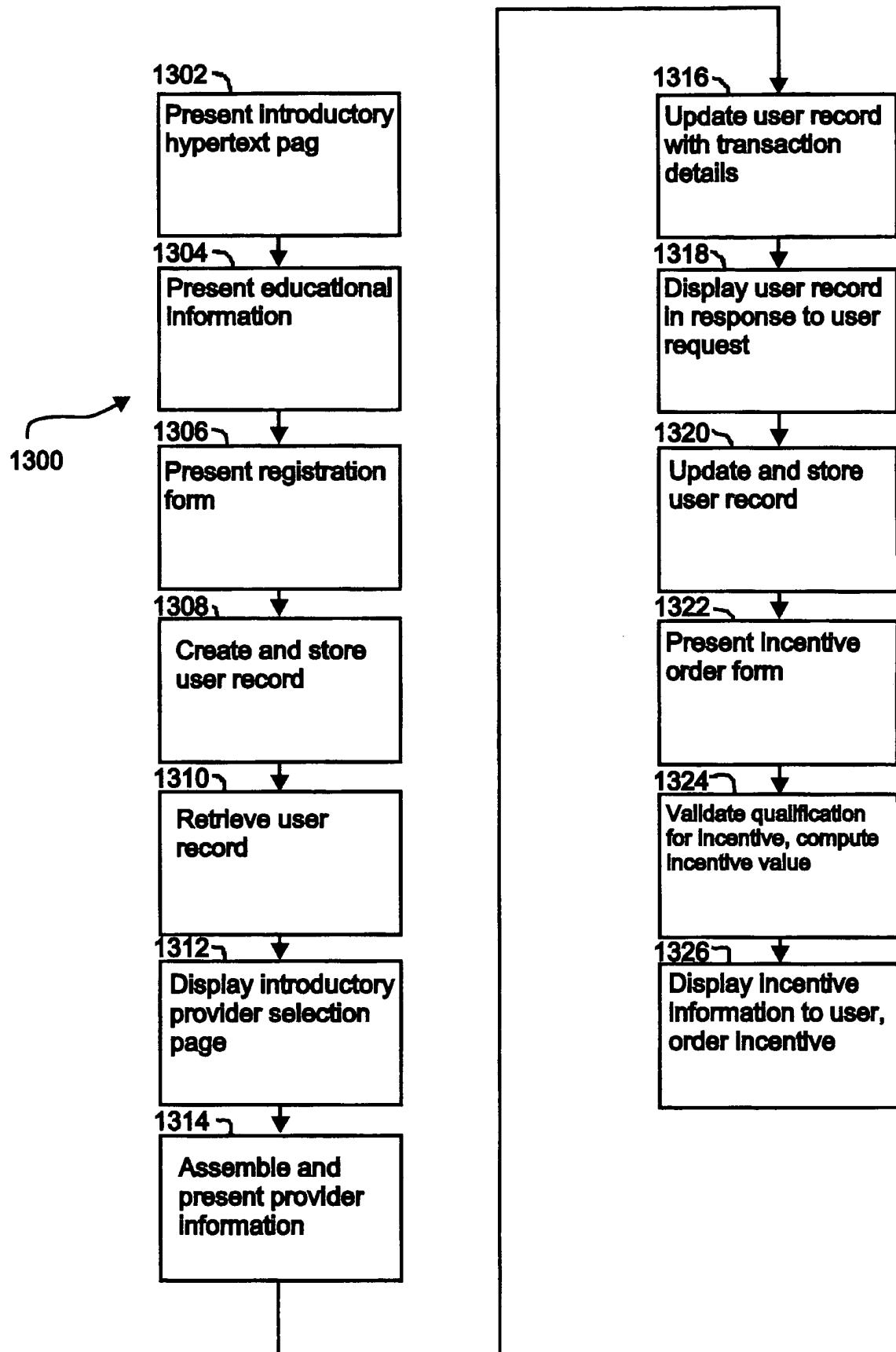


Fig. 13